

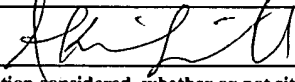
INFORMATION DISCLOSURE CITATION	Docket Number	Serial Number
	98-017	09/098,481
	Applicants Mik et al.	
	Filing Date	Group Art Unit
	June 16, 1998	3691

U.S. PATENT DOCUMENTS							
EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE IF APPROPRIAT E
DA	A	3,793,624	02/1974	Vaskunas et al.			
	B	4,837,422	06/1989	Dethloff et al.			
	C	4,847,890	01/1990	Solomon et al.			
	D	4,882,675	11/1989	Nichtberger et al.			
	E	5,010,485	04/1991	Bigari et al.			
	F	5,173,594	12/1992	McClure			
	G	5,226,073	07/1993	Albal et al.			
	H	5,310,997	05/1994	Roach et al.			
	I	5,319,701	06/1994	Hird et al.			
	J	5,353,218	10/1994	De Lapa et al.			
	K	5,485,510	01/1996	Colbert			
	L	5,539,189	07/1996	Wilson et al.			
	M	5,559,313	09/1996	Claus et al.			
	N	5,615,110	03/1997	Wong			
	O	5,649,118	07/1997	Carkisle et al.			
	P	5,655,007	08/1997	McAllister			
DA	Q	5,745,554	04/1998	Rozetti			
EXAMINER <i>Alan J. Smith</i>				DATE CONSIDERED: 11/27/97			
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							

INFORMATION DISCLOSURE CITATION	Docket Number	Serial Number
	98-017	09/098,481
	Applicants Mik et al.	
	Filing Date	Group Art Unit
	June 16, 1998	3691

OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)

OK	U	"Trends in E-Commerce Probed at Comdex Session", Newsbytes, November 22, 1996, 2 pp.
OK	V	Kostrzewa, John, "Two Banks Offer Credit with a Philanthropic Twist", Providence Journal Bulletin, April 10, 1996, 2 pp.
OK	W	McNulty, Mary Ann "First Bank is First Out With Relocation Card", Business Travel News, April 17, 1995, 2 pp.
OK	X	Smith, Carol, "Mastercard to Itemize Hotel Charges for Firms", Los Angeles Times, September 28, 1995, 3 pp.
OK	Y	"MasterCard Exclusives for College", (http://www.mastercard.com/cgi-bin/college.sub.form) download date October 31, 1997, 2 pp.
OK	Z	Brochure: "Introducing the Holiday Cards That Will Save You Money This Season", MasterCard, 1997, 4 pp.
OK	AA	Brochure: "Only One Thing Can Make Your First USA Platinum Card This Exciting", First USA, 1997. 4 pp.
OK	BB	Karve, Anite, "Internet Commerce Makes the Sale, Part I, Network, vol. 1, No. 5, May 1997, 4 pp.

EXAMINER		DATE CONSIDERED:	11/27/97
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.			